

# Helping Consumers Apply & Enroll Through the Marketplace

Starting October 1, 2013, consumers in all states will be able to choose new affordable health insurance options through a new Health Insurance Marketplace. Some states are setting up a **State-based Marketplace**, other states will work with the federal government in a **State Partnership Marketplace** and the remaining states will have a **Federally-facilitated Marketplace**.

No matter what state they live in, consumers can get help as they apply for and choose new insurance options. You can help provide that assistance in a number of different ways: by becoming **Navigators**, **in-person assistance personnel**, or **certified application counselors**. In addition, **agents and brokers** can also help consumers enroll in new insurance options.

What are the different types of consumer assistance?

**Navigators:** Navigators' most important role is to help consumers prepare electronic and paper applications to establish eligibility and enroll in coverage through the Marketplaces and potentially qualify for an insurance affordability program. They will also provide outreach and education to raise awareness about the Marketplace, and will refer consumers to health insurance ombudsman and consumer assistance programs when necessary. Navigators will play a role in all types of Marketplaces, be funded through state and federal grant programs, and must complete comprehensive training.

**In-person assistance personnel:** In-person assistance personnel (also known as non-Navigator assistance personnel) will perform generally the same functions as Navigators. In State-based Marketplaces, they will serve as a part of an optional, transitional program that the state can set up before its Marketplace is economically self-sustaining, and before its Navigator program is fully functional. Though they perform the same functions as Navigators, in-person assistance personnel will be funded through separate grants or contracts administered by a state. In person assistance personnel must also complete comprehensive training.

**Certified application counselors:** Certified application counselors are a third type of consumer assistance, described in a proposed rule from HHS. Under the proposal, they would be certified by the Marketplace to perform many of the same functions as Navigators and in-person assistance personnel – including educating consumers and helping them complete an application for coverage. However, they would not receive funding from the state or federal government for consumer assistance. Examples of possible application counselors include staff at community health centers or hospitals or consumer non-profit organizations. Certified Application Counselors would also be required to complete comprehensive training.

**Agents and Brokers:** To the extent permitted by a state, licensed agents and brokers may enroll consumers in coverage through the Marketplace. Agents and brokers will be compensated by the issuer under state law. Federal and state training and certification will apply.

## Which assistance is available in the different types of marketplaces?

|  | Navigators | In-person assistance personnel | Application counselor | Agents and Brokers         |
|--|------------|--------------------------------|-----------------------|----------------------------|
| <b>State-Based Marketplace</b>           | Yes        | Optional for states            | Yes                   | Optional for states        |
| <b>State Partnership Marketplace</b>     | Yes        | Yes                            | Yes                   | Yes, if a state permits it |
| <b>Federally Facilitated Marketplace</b> | Yes        | No                             | Yes                   | Yes, if a state permits it |

Website: <http://cciio.cms.gov/resources/files/marketplace-ways-to-help-4-9-2013.pdf>

### What funding is available?

|  | <b>Navigators</b>                          | <b>In-person assistance personnel</b>   | <b>Application counselor</b>  | <b>Agents and Brokers</b>   |
|--|--|---|---|---|
| <b>State-Based Marketplace</b>           | State-based grant program                  | State-based grants or contracts, which can be funded by Exchange Establishment grants | Application counselors will generally not receive unique funding for their consumer assistance activities from the state or federal government. Instead they will likely integrate consumer assistance into their existing programs (e.g. hospital or clinic staff) | Agents and brokers can be compensated by insurance companies or consumers, consistent with state law. |
| <b>State Partnership Marketplace</b>     | Federal grant program [link for more info] | State-based grants or contracts, which can be funded by Exchange Establishment grants |   |   |
| <b>Federally Facilitated Marketplace</b> | Federal grant program [link for more info] | Not applicable  |   |   |

### What training is required?

|                                | <b>Navigators</b>   | <b>In-person assistance personnel</b>   | <b>Application counselor (Proposed)</b>   | <b>Agents and Brokers</b>   |
|--------------------------------|---|---|---|---|
| <b>State-Based Marketplace</b> | State training and certification (federal training may be used at state option) | If funded by Exchange Establishment grants, federally-approved training and certification | State training and certification (federal training may be used at state option) | State training and certification (federal training may be used at state option) |
| <b>State Partnership</b>       | Federal training  | Federal training and  | Federal training  | Federal training  |